

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Tracy S Asah  
Debtor

Case No. 18-05183-HWV  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0314-1

User: admin  
Form ID: 318

Page 1 of 1  
Total Noticed: 13

Date Rcvd: Mar 15, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 17, 2019.

db  
5139709 +Tracy S Asah, 2450 Schultz Way, York, PA 17402-4904  
++ANDREWS FEDERAL CREDIT UNION, 5711 ALLENTOWN RD, BANKRUPTCY MS 930,  
SUITLAND MD 20746-4547  
(address filed with court: Andrews FCU, P.O. Box 4000, Clinton, MD 20735-8000)  
5139710 Best Buy Credit Services, P.O. Box 78009, Phoenix, AZ 85062-8009  
5139712 +CBKPP, LLC, 410 Shady Dell Road, York, PA 17403-4483  
5139713 +Comcast Business Services, 676 Island Pond Road, Manchester, NH 03109-4840  
5139714 +Community First Fund, 51 South Duke Street, P.O. Box 524, Lancaster, PA 17608-0524  
5139715 #+Cupajoe, LLC, 284 W. Market Street, York, PA 17401-1008  
5139716 Home Depot Credit Services, P.O. Box 9001010, Louisville, KY 40290-1010  
5139718 PennyMac, P.O. Box 514387, Los Angeles, CA 90051-4387  
5139719 +Williams Service, Co., 1760 Sixth Avenue, York, PA 17403-2643  
5139720 York Traditions Bank, Cardmember Services, P.O. Box 790408, Saint Louis, MO 63179-0408

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
5139711 +EDI: CAPITALONE.COM Mar 15 2019 23:03:00 Capital One, P.O. Box 71083,  
Charlotte, NC 28272-1083

5139717 E-mail/Text: unger@members1st.org Mar 15 2019 19:07:06 Members 1st FCU, 5000 Louise Drive,  
P.O. Box 40, Mechanicsburg, PA 17055-0040

TOTAL: 2

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court  
immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 17, 2019

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 15, 2019 at the address(es) listed below:

James Warmbrodt on behalf of Creditor PENNYMAC LOAN SERVICES, LLC bkgroup@kmlawgroup.com  
Lawrence V. Young (Trustee) lyoung@cgalaw.com,  
pa33@ecfbis.com;tlocondro@cgalaw.com;rminello@cgalaw.com  
Steven M. Carr on behalf of Debtor 1 Tracy S Asah stevecarr8@comcast.net, njdodson@comcast.net  
United States Trustee ustpreregion03.ha.ecf@usdoj.gov

TOTAL: 4

**Information to identify the case:**

Debtor 1 **Tracy S Asah**  
\_\_\_\_\_  
First Name Middle Name Last Name

Debtor 2  
(Spouse, if filing) \_\_\_\_\_  
First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-2225**

EIN --\_-----

Social Security number or ITIN -----

EIN --\_-----

United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **1:18-bk-05183-HWV****Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Tracy S Asah

March 15, 2019**By the  
court:**Honorable Henry W. Van Eck  
United States Bankruptcy Judge

By: AutoDocketer, Deputy Clerk

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**